E-REMIT USER MANUAL

1. The below table gives you all the information needed to guide you on the usage of the e-remit system. The user manual is grouped by Module wise and then sub grouped by options/features covered in that module
2. Please do not hesitate to contact us if you need any further information. You can call us on 07940180496 or email us at getintouch@e-remit.co.uk

Notes/Information on the system

E-Remit system contains the following entities which you need to be know what they mean

1. As part of the deployment, **we will add one main office to the system and assign it as head office**. That particular office record cannot be deleted and it should be treated as head office. The name of the office can be amended including other details as per your requirement
2. Offices/Agents – These are the agents or offices of users using the system
3. Users – These are the users in any particular office/agency who use the system for their agency/office
4. Paying Agent/Corresponding Agent – These are agents who process your customer orders in the beneficiary country and complete the orders
5. Collection points – These are collection places where beneficiaries will collect their money. These collection points belong to corresponding agents. Every collection point will be assigned to one corresponding agent
6. Events – These are message you wish to tell to your agents/offices. They appear on the home page when they login. These events are common to every office/agent
7. Expense heads – These are your expense accounts (ex: utility bill, telephone etc) which incur expenses to your company
8. Groups – These are the groups you wish to organize your contacts
9. Other entities include cities/states/countries/currencies/commissions/agent commissions/rates/customers/beneficiaries which are self explanatory
10. Configure Anti Money Laundering Rules – You need to configure anti money laundering rules for customer limits, maximum daily/monthly/yearly limits and other required fields
11. **Important:** Please make sure to configure the system module first before going into other modules. System module is the place where you configure all the information which is used through out the application
12. **Any transaction/record deleted from the system will be deleted permanently**

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Below are the lists of modules and features in place in the system with detailed information on what each one does and how to use them

MODULE	OPTIONS OR FEATURES	HELP INFORMATION AND RELATED DESCRIPTION
Home Page This is the common home page for all users to view the account information and news updates from the administrator	Home Page	• Home page will also s how the events setup by administrator • Home page will also show the current logged in user's office balance
	Search Customer, search transaction and search complaint	• From home page, you can search the customer or transaction or complaint from their respective search boxes. • Transaction can be searched by transaction code, customer surname or customer first name, customer postcode, beneficiary name and customer id no • Customer can be searched by customer id no, surname, first name, date of birth, postcode, telephone, mobile, address and postcode • Complaint can be searched by transaction code. If a complaint exists for that transaction code, you will shown the details and you will be able to add additional messages to that • If the transaction doesn't have any complaints associated with it, you have an option to raise a complaint
Customers This module is used for the agents/offices to search customers, create new customers and their beneficiaries and for appointments scheduling for customers	View Customers	• View customers will list the customers with their total sent amount with option to view the beneficiaries or delete the customer • Click on surname or first name to open the details of the customer and amend their details • There will be option to delete the customer. Click on ⚄ to make the customer record inactive. This can again be activated from Inactive customers section
	Search Customers	• A search box is available on the left side menu to search the customer • Customer can be searched by customer id no, surname, first name, date of birth, postcode, telephone, mobile, address and postcode • Enter the search string and click on submit query to search the customer
	New Customer and Beneficiary	• Click on New customer to add a customer. Enter all the details and click on submit information to save the customer details • Once the customer is added, you will be provided with the option of add new beneficiary for the customer • Click on add beneficiary, enter the details and click on submit information to create a new beneficiary • Once the beneficiary is added, you will be provided an option to make a new order with the customer and beneficiary
	Add/Edit/Delete/View Beneficiaries	• Click on Customers to view the list of customers. • Click on to view the list of beneficiaries for the customer • Click on new beneficiary to add a new beneficiary to the customer

		• Enter the details and click on submit information to create a new beneficiary • Click on view beneficiaries to view the list of beneficiaries for the customer • Click on the beneficiary name to view the details of the beneficiary and also to amend the details of the beneficiary. Click on submit information button to save the changes to the beneficiary information • There will be option to delete the beneficiary. Click on ⊠ to delete the beneficiary record • Click on to make an order with the beneficiary and customer which will take you to the order page
	Add/View customer documents	• Click on customers to view the list of customers • Click on first name or surname of the customer to open the customer details • Click on Add document to add the proof document to the customer record. • Browse the scanned copy of proof document and click on upload image to add the document • Click on view documents to view the list of customer documents • There will be option to delete the document. Click on ⊠ to delete the document record
	View Customer Orders	• Click on view MT orders to view the customer orders with all the order information • Click on the date/office name to view the details of the order
	Add/View Groups	• Click on add group to add a new group for your customers • These groups will be used to group your customers • Click on view groups to view the list of groups. • Click on group name to view the group details and amend the details • There will be option to delete the group. Click on ⊠ to delete the group record
	Inactive customers	• This section provides you with the list of inactive customers • Customers can be activated from this section
	Customer lists by Groups and Agents	• This section provides you with an option to view all the agents customers including head office, filter by group and status • This option is only available to head office users
Money Transfer This module is for the agent/office to perform the money transfer operations like placing the orders, viewing orders and amending order information and print receipts	New Money Transfer Order / Update Orders/ View and Search Complaints	• Click on Money Transfer tab. Search for the customer order by transaction code, customer name or beneficiary name • Click on to make the order with the customer and beneficiary default selected • Also you can make the order from customers section • Click on Customers to view the list of customers. • Click on to view the list of beneficiaries for the customer .Click on to make an order with the beneficiary and customer which will take you to the order page • Choose the corresponding agent, fill in the Order amount, currency, choose the order amount type (sender amount/beneficiary amount/total amount) and click on **Get Rates** button to get the exchange rate, amounts and commission values • You can adjust the exchange rate/commission/ total amount/beneficiary amount by

		choosing the correct value from the dropdown beside the order amount field and click **Get Rates** button to adjust the other figures based on your selection • Choose the collection type which will give you options of Instant Cash/ Bank A/C based on your selection • Choose the state/city/collection point/collection point address for collection point orders • Enter the bank details for bank transfer orders. Beneficiary bank details will be populated by default. Choose the paying agent for bank orders • Enter additional information if needed and click on Create New Sale button to submit order information • You will then be taken to the edit mode of the order. Click on Print Receipt to print the receipt • If you want to make any changes to the order, click on Update Information to submit the changes
	Money Transfer Sales	• View the list of money transfer sales between the start date and end date for your office/agency • Click on the office/date to view the order details • If you want to make any changes to the order, click on Update Information to submit the changes • There will be option to delete the order. Click on ⊠ to delete the order record • Processed/Confirmed orders cannot be amended by non-administrator users. They can only be viewed/printed/add complaints • Click on Printable View to view the print format of the orders and print them • Click on Export to excel to export the orders to excel
	View Collection points	• This section will list you the collection points available in the system • You need to get the collection points by choosing by country/state/city selections
	View Rates	• This section will list you the available rates for different ranges by currency • Choose the currency to get the rates for the currency
	View Commissions	• This section will list you the available commissions for different ranges by currency • Choose the currency to get the commissions for the currency
	View Complaints	• This section will show you the list of complaints raised between the selected dates. • Click on the transaction code to open the details of the complaint and able to add messages • If you wish to raise a new complaint for a transaction, simply search the complaint using the transaction code and you will be able to record a complaint for the transaction if none already exists for it • If a complaint already exists for the transaction, you will be able to add messages to it
	View Closed Complaints	• This section will show you the list of closed complaints. • Closed complaints can be re-opened if needed by changing the status of the compliant

Reports This module is for the administrators to view the transactions of all agents and perform confirming orders, updating orders actions	Mt Daily Sales MT Agent Sales MT Sales by Customer MT Sales by User MT Sales by Country	• This section will give you a report of sales for each selected option(agent/user/customer/country) between the selected date range • You can change the dates and options to view the desired report. • Choose All in dropdown to view all the transactions for the selected date range • Click on Printable View to view the print format of the orders and print them • Click on Export to excel to export the orders to excel
	View Processed Orders View Telephone Orders View Unconfirmed Orders View Confirmed Orders	• This section will give access to various reports based on their orders status and payment status • Processed orders = orders with order status = “Processed” • Telephone Orders = “orders with Payment Type = “Telephone Order” • Unconfirmed orders = orders with order status = “Ordered” • Confirmed orders = orders with order status = “Confirmed” • User can retrieve the report for other order status like “Cancelled orders with commission / without commission etc) • Choose All in dropdown to view all the transactions for the selected date range • Click on Printable View to view the print format of the orders and print them • Click on Export to excel to export the orders to excel
	Confirm Orders	• This section allows you to confirm the orders made by all the offices/agents • Check the checkboxes for the order(s) you wish to confirm/hold/unhold and then click on relevant button to perform the action • Corresponding agents will only view their orders for processing only after they get confirmed by the administrator. • Any orders which are in the security q list cannot be viewed for confirmation. • Once they are released from security q list, they will appear in the confirm orders list and then be confirmed. This is part of anti money laundering procedure
	Configure anti money laundering conditions	• You can activate the checks you require in the system i.e. customer ID check, SDN check, customer name check, customer amount check etc • You can configure the amounts for each type of check and any orders falling above the limits will be flagged in the security Q list for administrator to approve them
	View Security Q list	• The system will perform a check on the anti money laundering conditions every time the order is made or updated • If any orders fail to go through the checks, will be flagged in the security q list for the administrator to check and release them • The color of the record in the money transfer sales list will be changed based on the type of failure. • The color descriptions are specified in the side menu on the money transfer and reports

		module • Customer details can be viewed by clicking on the customer name • To release the orders, simply check the box for each order, enter the release message and click on release selected orders button
	View Security Q released orders	• This page will show the list of released orders with the release message. This is mainly for auditing purposes
	View Expired Customer IDs	• This page will show the list of customer IDs which are due to expire in the next 14 days. • Click on the customer name to view the customer ID documents and update them
	View SDN & Blocked List	• This list if the list of SDN and blocked persons list from the bank of England • There will be a link in the module which runs this update from bank of England website. This is currently not available in the demo as it takes lot of load on the system whenever we update it • This will be provided when the system is deployed so that you can run it once every month to update the list of blocked person from bank of England.
Corresponding Agent Menu This section is mainly used to create your own report formats for corresponding agents with their own field list and position of fields and export the reports. This section will also allow administrators to access the corresponding agent area and perform operations as a corresponding agent	Correspoding Agent Orders Import	• This section will allow the corresponding agent to import the orders with their process information from a excel document(sample is provided for download) • The system will check whether it is a valid transaction code. If valid order was found, system updates the process information and updates the order as “Processed”. • If the corresponding agent uploads the same transaction code again, the system will update the process details with the new information
	View Correspoding Agent Orders	• This section will allow the corresponding agent to view their order and process order. • Corresponding agent can search orders by their transaction code from the left side menu. • Corresponding agent will be able to process an order or view the processed order.
	Process order	• Confirmed orders can be processed. • During processing, user will input the process type, process date, estimated credit date etc. • Able to print processed order receipt.
	View processed	• Able to view processed order and able to view the process information and able to update

	order	them(Only administrator can update the processed information. • Able to print processed order receipt.
Accounts This section shows various account reports for each agent and each corresponding agent	Agent Accounts	• Agents can view the agent reports for their own office/agent • Administrator can view all the agent reports by choosing the agent • Agent account reports comprises of agent account summary, agent account report, agent commission report, agent daily report, user commission report and agent payments • Agent Account Summary o Agent account is calculated as below o **$agentopeningbalance+$paymentamount-$salesamount-$commissionamount-$cashcommissionamount+$earnedcommission+$totalcreditamount-$totaldebitamount;** o All the sales, charged commission, cash commission, debits will be debited to the account o All the payments, earned commission, credits will be debited from the account o Administrator can view other agents report by choosing the agent from the dropdown. Agents will only be able to view their own report • Agent Account Report o This report shows the debit and credit entry report between the selected date range with starting balance and closing balance o Every order made by the agent will be treated as a debit entry o Every payment made by the agent will be treated as a credit entry o Starting balance will be opening balance + balance before the start date o Closing balance will be balance on or after the end date o This report can be exported to excel and also can be printed o Administrator can view other agents report by choosing the agent from the dropdown. Agents will only be able to view their own report • Agent Commission report o This report shows the commission charged, agent commission and company commission for each order o Agent commission will be calculate by the agent commission % set in the system module o Company commission will be total commission – agent commission o Administrator can view other agents report by choosing the agent from the dropdown. Agents will only be able to view their own report • Daily Report o This report will show the total sales by each payment type for each date between the selected dates o This report will also show the total beneficiary amount, total charged commission for each date between the selected dates

		○ Administrator can view other agents report by choosing the agent from the dropdown. Agents will only be able to view their own report • All Agent Account Summary ○ This report is available for administrators and super users to view the agent balances and able to lock and unlock the agent ○ Locked agents will see a lock message when they login with their account balance • All Agent Commission Summary ○ This report is available for administrators and super users to view the charged commissions, all agent commissions and company commissions
	Head office Accounts	• Head Office Account Summary ○ Head office calculations as dealt as stated below ○ **$agentopeningbalance-$paymentamount+$salesamount+$commissionamount+$cashcommissionamount+$totalcreditamount-$totaldebitamount;** ○ All the sales, commission, cash commission, credits will be credited to the account ○ All the payments, debits will be debited from the account • Head Office Account Report ○ This report shows the debit and credit entry report between the selected date range with starting balance and closing balance ○ Every order made by the head office will be treated as a credit entry ○ Every payment made by the head office will be treated as a debit entry ○ Starting balance will be opening balance + balance before the start date ○ Closing balance will be balance on or after the end date ○ This report can be exported to excel and also can be printed • General Commission Report ○ This report shows the order commission, agent commission, corresponding agent commission with their percentages, forex profit/loss, cash commission amount ○ For each record, system will calculate the profit/loss made for that order ○ For orders made by head office, the calculation is done as below ○ **$companycommissionamount = $chargedcommission+$agentcommissionamount-$payingagentcommissionamount+$cashcommissionamount+forexprofitorloss;** ○ For orders made by the agents, the calculation is done as below ○ **$companycommissionamount = $chargedcommission-$agentcommissionamount-$payingagentcommissionamount+$cashcommissionamount+forexprofitorloss;** ○ This report can be exported to excel and also can be printed

		• Profit/Loss Report
		  ○ This report shows summary of sales, cost of sales and expenses
		  ○ Cost of sales will be derived after the sales are assigned to the forex payments from **update orders** section
		  ○ All the commission paid will be coming under cost of sales
		  ○ All the order amount, commission charged and received will be coming under Total sales
		  ○ Forex profit will be coming under total sales
		  ○ Any expenses recorded will be listed grouped by their expense head
		  ○ Finally the profit = sales – cost of sales - expenses

	Corresponding Agent Accounts	• Corresponding Agents can view the corresponding agent reports for their own office/agent
		• Administrator can view all the corresponding agent reports by choosing the corresponding agent from the dropdown
		• Corresponding Agent account reports comprises of corresponding agent account summary, corresponding agent account report and corresponding agent payments
		• Corresponding Agent Account Summary
		  ○ This page will show the summary of total collection sales processed by the agent, total payments received,, total commission earned based on their % setting and the outstanding balance.
		  ○ Balance = Opening Balance +Total payments – Total Collection Sales
		  ○ Administrator can view other corresponding agents report by choosing the agent from the dropdown. Corresponding Agents will only be able to view their own report
		• Corresponding Agent Account Report
		  ○ This report shows the debit and credit entry report between the selected date range with starting balance and closing balance
		  ○ Every order processed/confirmed for the corresponding agent will be treated as a debit entry
		  ○ Every payment made to the agent will be treated as a credit entry
		  ○ Starting balance will be opening balance + balance before the start date
		  ○ Closing balance will be balance on or after the end date
		  ○ This report can be exported to excel and also can be printed
		  ○ Administrator can view other agents report by choosing the agent from the dropdown. Agents will only be able to view their own report

	Agent Transactions	• This section will allow administrator to credit/debit agent account • Only transaction type = Credit/Debit should only be used for agent transactions. Records made by other transaction types will not be listed in their accounts. The other transaction types should be used only for the head office records which will be listed in the profit or loss report and head office accounts.

	Paying Agent Transactions	• This section will allow administrator to credit/debit corresponding agent account • Only transaction type = Credit/Debit should only be used for corresponding agent transactions.
	Agent Payments	• This module will allow the administrator to record payments made by the agent for the orders they made on the system • Administrator will also add commission amount paid to them so that their account will be credited accordingly • These records will be shown as credit records in the account reports for that agent and update their balance
	Expenses	• This module will allow admin to record company expenses for different expense heads • This will be reflected in the general account reports for the company
System This module allows the configuration of various entities in the system which are used through out the system and it also allows to configure system wide rates, commissions etc	Offices	• Able to add agent/office information • Able to specify transaction prefix and suffix for each order. • This prefix and suffix will be used in generating the transaction code Ex: prefix + auto increment number for that agent + suffix • You can deactivate the agent by setting the status to Inactive. Only active agents can login to the system • Agent trading currency is specified here • Agent special commission country and special commission % will be assigned here. I.e if the administrator wants to give agent good commission % for NIGERIA, then admin need to choose Nigeria as special commission country and put the % in the special commission %. The % in other commission field will be applied to other countries apart from Nigeria. • These commission are assigned as agent earned commissions when making order. • **Agent commission for each order = % of the order amount.** • You can change these commission % anytime and they will be affected for the new transactions
	Users	• Each agent/office will have users added to the system. • Each user will be assigned a agent/corresponding agent • All the orders made by the user will be assigned to the agency/office they belong • If the user is a corresponding agent user**, is paying agent option should be set to Y** • Default rights for the agent should be **add/update/accounts/customers/reports/money transfer** • If you assign user creation rights for a user, that user can create other users for their agency/office • If you assign super user rights for a user, then that user will have access to certain admin areas in the section ex:: all agent account summary, all agent commission summary etc • System rights and delete rights must be retained by the administrator • System rights will allow user to access all the modules within the system tab

		• Delete rights will allow user to delete information on the system wherever applicable • All the other rights should be kept with head office users only
	Corresponding Agents	• Able to add corresponding agents to the system • Corresponding agents will be the paying agents for the company in the beneficiary countries • Each paying agent can have users added to the system so that they can access the orders assigned to them for processing them. • Commission %, trading currency and opening balance can be set for each corresponding agent. • Commission will be calculated for the corresponding agent based on the percentage set for them. • % will be applied to the forex profit/loss calculated during the order process and assigned as commission for the corresponding agent for that order. • **Corresponding agent commission for each order = % of the forex profit/loss**
	Collection Points	• Able to add collection points to the system • These are collection points where beneficiaries collect money in the beneficiary country • These collection points will be assigned to each paying agent • These collection points can be activated and deactivated. Only active collection points will be shown in the order page
	Cities/states/currencies/Countries/Banks	• Able to add countries, states for each country, cities for each country and currencies for each country • Able to set default beneficiary currency and default beneficiary country and sender country • These entities will be used in customer registrations, beneficiary registrations and collection points and also in the order page
	Commissions	• Able to set commission flat amounts and % for different ranges • These commissions are charged to the customers when making orders • Click on the copy icon to copy the rate details to a new record where you can amend the details and save it
	Rates	• Able to set exchange rates with ability to set buying rate for each rate specified in the system between various currencies for different ranges. • Buying rate will be used in calculated forex profit or loss when making order. • Click on the copy icon to copy the rate details to a new record where you can amend the details and save it • User can also update multiple rates at a time from View Rates section. Change the rates in the text boxes and click the checkbox next to it for it to be updated. Click on “Update Selected Rate Details” button to update all the rates with the new values.
	Events	• Able to add events to any specific agent or general for everyone • These events will be shown the home page when they login.

		• If any event is assigned an agent/office, that event will only be shown for the users who belong to that agent/office
	Login Report	• This report will show the users, with their login, logout time and their logged in IP address • This report is mainly used for auditing purposes
	Backup database	• This section allows you to backup your database regularly and save it to your external storage devices • We strongly recommend you to do this • We can restore your back up database if the server crashes